

# STANZIALE & STANZIALE

A PROFESSIONAL CORPORATION  
ATTORNEYS AT LAW

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BENJAMIN A. STANZIALE (1965-1998)  
BENJAMIN A. STANZIALE, JR.  
[ben@stanzialelaw.com](mailto:ben@stanzialelaw.com)

29 NORTHFIELD AVENUE, SUITE 201  
WEST ORANGE, NJ 07052

TELEPHONE: (973) 731-9393  
FAX: (973) 731-9401

November 9, 2020

**Via Electronic Case Filing Only**

Honorable Rosemary Gambardella, USBJ  
United States Bankruptcy Court  
50 Walnut Street  
Newark, NJ 07101-1352

**RE: Debtor: Tenore, Louis & Lynn  
Ch. 7; Case No. 20-19952-RG**

Dear Judge Gambardella:

Please be advised this firm represents Benjamin A. Stanziale, Jr., Chapter 7 Trustee in the above matter.

Kindly accept this Letter Brief in Opposition to the Motion for Relief from the Automatic Stay filed by Community Loan Servicing LLC in this case.

I have reviewed the Motion and conducted an analysis of the equity of the Debtors' real property. While the combination of the Movant's mortgage and the second mortgage held by PNC Bank produce no equity in the property, I am attempting to contact PNC Bank to obtain consent to sell Debtors' property with a "carve out" from PNC for the Estate.

While the Trustee understands the Movant's desire to proceed, it is requested this Court allow the Movant's limited relief from the Automatic Stay to proceed with the State Court Foreclosure up to the point of Judgment and require the Movant to return to this Court for full Stay Relief, unless the property is abandoned by the Trustee.

In addition, any relief granted should include the provision if the Trustee sells the property, the Movant's payoff will only include attorney fees allowed pursuant to the formula required by New Jersey Court Rule 4:42-9(a)(4).

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Thank you for your consideration.

Respectfully submitted,  
**STANZIALE & STANZIALE, P.C.**

/s/ Benjamin A. Stanziale, Jr.

Benjamin A. Stanziale, Jr.

BAS,Jr/bas,III

Cc: Denise Carlon, Esq. (via ECF only)